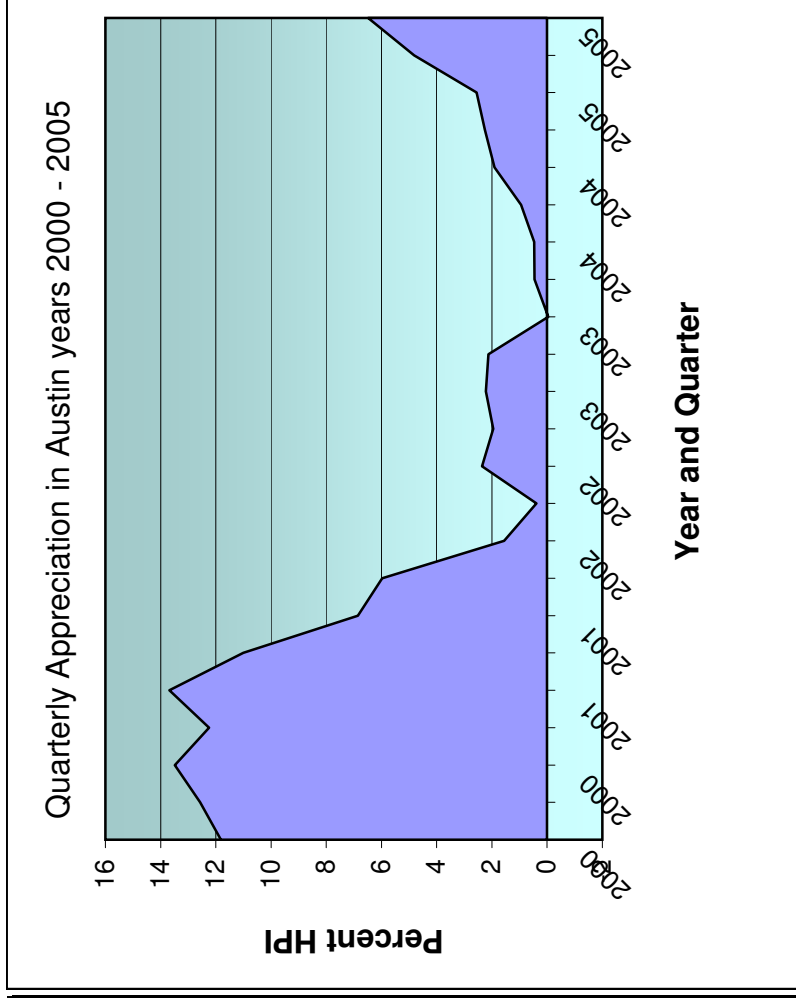


Annual Percent Change in OFHEO MSA House Price Indexes through 2005 Q3

Qtr	Year	Austin-Round Rock, TX	Job Growth
1	2000	11.82	Job Growth
2	2000	12.57	
3	2000	13.48	
4	2000	12.25	
1	2001	13.68	National Recession
2	2001	11	
3	2001	6.85	
4	2001	5.97	
1	2002	1.56	National Recession
2	2002	0.39	
3	2002	2.36	
4	2002	1.95	
1	2003	2.22	National Recession
2	2003	2.13	
3	2003	-0.04	
4	2003	0.46	
1	2004	0.47	Job Growth
2	2004	0.94	
3	2004	1.91	
4	2004	2.25	
1	2005	2.55	Job Growth
2	2005	4.82	
3	2005	6.48	



* data from Office of Federal Housing Enterprise Oversight Housing price index (HPI)

* graph by Investors Edge Team - www.owneroccupant.com